

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nichole Marie Hoffman
Debtor

Case No. 19-00835-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 26, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2024:

Recip ID	Recipient Name and Address
db	+ Nichole Marie Hoffman, 3806 Hearthstone Road, Camp Hill, PA 17011-1425
aty	+ Jason Brett Schwartz, Mester & Schwartz, P.C., 1917 Brown Street, Philadelphia, PA 19130-2085
5167496	Capital One Bank / Kohl's, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
5167499	Holy Spirit Hospital, c/o Geisinger Health System, PO Box 983034, Boston, MA 02298-3034
5167501	+ Lavin, O'Neil, Cedrone & DiSipio, 6th & Race Streets, 190 North Independence Mall W #500, Philadelphia, PA 19106-1557
5425646	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5194004	+ PINGORA LOAN SERVICING INC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, SUITE 3-142, TROY MI 48098-2639
5167506	+ Partners in Women's Healthcare, 1 Lemoyne Square, Suite 201, Lemoyne, PA 17043-1230
5167507	+ Pediatrix Medical Group, PO Box 100445, Atlanta, GA 30384-0445
5167508	+ Phelan Hallinan Diamond & Jones, One Penn Center Plaza, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
5167510	+ Ratchford Law Group, PC, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2087

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Feb 26 2024 23:42:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Feb 26 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AISACG.COM	Feb 26 2024 23:42:00	Westlake Financial Services, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5167492	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 26 2024 18:48:00	American Honda Finance, PO Box 168088, Irving, TX 75016
5195701	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 26 2024 18:48:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5428583	+ EDI: AISACG.COM	Feb 26 2024 23:42:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5193890	EDI: GMACFS.COM	Feb 26 2024 23:41:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
5167491	+ EDI: GMACFS.COM	Feb 26 2024 23:41:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
5167493	+ EDI: AIS.COM	Feb 26 2024 23:42:00	American InfoSource, LP, 4515 North Santa Fe Avenu, Oklahoma City, OK 73118-7901
5167494	+ Email/Text: rperez@arcadiarecovery.com	Feb 26 2024 18:48:00	Arcadia Recovery Bureau, 645 Penn Street, 4th Floor, Reading, PA 19601-3559

5171447	Email/PDF: resurgentbknofications@resurgent.com	Feb 26 2024 19:00:56	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5167495	Email/Text: Bankruptcy@BAMcollections.com	Feb 26 2024 18:48:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5167498	Email/Text: correspondence@credit-control.com	Feb 26 2024 18:48:00	Credit Control, LLC, PO Box 31179, Tampa, FL 33631
5193509	Email/PDF: bncnotices@becket-lee.com	Feb 26 2024 19:01:53	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5167497	+ EDI: CITICORP	Feb 26 2024 23:42:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5425647	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2024 18:48:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5387441	Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2024 18:48:00	Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
5387442	Email/Text: Bankruptcy@Freedommortgage.com	Feb 26 2024 18:48:00	Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Dr., Fishers, IN 46037-9764
5167500	+ EDI: LCIICSYSTEM	Feb 26 2024 23:42:00	IC System, PO Box 64378, Saint Paul, MN 55164-0378
5167503	+ Email/Text: unger@members1st.org	Feb 26 2024 18:48:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5167504	+ EDI: LCIPHMRGT	Feb 26 2024 23:42:00	Mortgage Service Center, 2001 Bishops Gate Boulevard, Po Box 5452, Mount Laurel, NJ 08054-5452
5167505	+ Email/Text: Bankruptcies@nragroup.com	Feb 26 2024 18:48:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5167509	EDI: PRA.COM	Feb 26 2024 23:42:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
5196756	EDI: PRA.COM	Feb 26 2024 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5168713	EDI: Q3G.COM	Feb 26 2024 23:42:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5168235	+ EDI: PRA.COM	Feb 26 2024 23:42:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5167511	EDI: SYNC	Feb 26 2024 23:41:00	Synchrony Bank / Toys R Us, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5167512	Email/Text: bankruptcydepartment@tsico.com	Feb 26 2024 18:48:00	Transworld Systems, Inc., PO Box 15609, Wilmington, DE 19850-5609
5167513	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 26 2024 19:00:04	US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
5190853	EDI: AIS.COM	Feb 26 2024 23:42:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5167514	+ Email/Text: bankruptcynotice@westlakefinancial.com	Feb 26 2024 18:48:00	Westlake Financial Services, 4751 Wilshire Boulevard, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial Inc., P.O. Box 130424, Roseville, MN 55113-0004
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5419917	*	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5419918	*	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5167502	##+	McClure Law Office, 725 Maple Road, PO Box 65, Middletown, PA 17057-0065

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor PINGORA LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Westlake Financial Services wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor PINGORA LOAN SERVICING LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor PINGORA LOAN SERVICING LLC mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Nichole Marie Hoffman pmurphy@dplglaw.com kgreene@dplglaw.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
Robert Joseph Davidow	on behalf of Creditor PINGORA LOAN SERVICING LLC r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor PINGORA LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Nichole Marie Hoffman

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0426

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00835-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Nichole Marie Hoffman
fka Nichole Marie Reinard2/26/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.